

Debtor 1 Higinio Mora

First Name	Middle Name	Last Name

Debtor 2 _____

First Name	Middle Name	Last Name

(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Pennsylvania

Case number 24-10917

(If known)

☐ Check if this is an amended filing

	Column A Debtor 1	Column B Debtor 2 or non-filing spouse
7. Interest, dividends, and royalties	\$ 0.00	\$
8. Unemployment compensation	\$ 0.00	\$
Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here: ↓		
For you	\$	
For your spouse	\$	
9. Pension or retirement income. Do not include any amount received that was a benefit under the Social Security Act. Also, except as stated in the next sentence, do not include any compensation, pension, pay, annuity, or allowance paid by the United States Government in connection with a disability, combat-related injury or disability, or death of a member of the uniformed services. If you received any retired pay paid under chapter 61 of title 10, then include that pay only to the extent that it does not exceed the amount of retired pay to which you would otherwise be entitled if retired under any provision of title 10 other than chapter 61 of that title.	\$ 0.00	\$
10. Income from all other sources not listed above. Specify the source and amount. Do not include any benefits received under the Social Security Act; payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism; or compensation, pension, pay, annuity, or allowance paid by the United States Government in connection with a disability, combat-related injury or disability, or death of a member of the uniformed services. If necessary, list other sources on a separate page and put the total below.	\$ 0.00	\$
	\$	\$
Total amounts from separate pages, if any.	+\$	+\$
11. Calculate your total average monthly income. Add lines 2 through 10 for each column. Then add the total for Column A to the total for Column B.	\$ 6,607.00	\$ 0.00
	= \$ 6,607.00	
	Total average monthly income	

Part 2: Determine How to Measure Your Deductions from Income

12. Copy your total average monthly income from line 11. \$ 6,607.00

13. Calculate the marital adjustment. Check one:

☒ You are not married. Fill in 0 below.

☐ You are married and your spouse is filing with you. Fill in 0 below.

☐ You are married and your spouse is not filing with you.

Fill in the amount of the income listed in line 11, Column B, that was NOT regularly paid for the household expenses of you or your dependents, such as payment of the spouse's tax liability or the spouse's support of someone other than you or your dependents.

Below, specify the basis for excluding this income and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page.

If this adjustment does not apply, enter 0 below.

	\$
	\$
	+\$
Total	\$ 0.00

Copy here → 0.00

14. Your current monthly income. Subtract the total in line 13 from line 12. \$ 6,607.00

15. **Calculate your current monthly income for the year.** Follow these steps:

15a. Copy line 14 here ➔ \$ 6,607.00
Multiply line 15a by 12 (the number of months in a year). x 12
15b. The result is your current monthly income for the year for this part of the form. \$ 79,284.00

16. **Calculate the median family income that applies to you.** Follow these steps:

16a. Fill in the state in which you live. PA
16b. Fill in the number of people in your household. 5
16c. Fill in the median family income for your state and size of household. \$ 105,138.00
To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

17. **How do the lines compare?**

- 17a. ☐ Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check box 1, *Disposable income is not determined under 11 U.S.C. § 1325(b)(3).* **Go to Part 3.** Do NOT fill out *Calculation of Your Disposable Income* (Official Form 122C-2).
- 17b. ☐ Line 15b is more than line 16c. On the top of page 1 of this form, check box 2, *Disposable income is determined under 11 U.S.C. § 1325(b)(3).* **Go to Part 3 and fill out Calculation of Your Disposable Income (Official Form 122C-2).** On line 39 of that form, copy your current monthly income from line 14 above.

Part 3: Calculate Your Commitment Period Under 11 U.S.C. § 1325(b)(4)

18. Copy your total average monthly income from line 11. \$ 6,607.00

19. **Deduct the marital adjustment if it applies.** If you are married, your spouse is not filing with you, and you contend that calculating the commitment period under 11 U.S.C. § 1325(b)(4) allows you to deduct part of your spouse's income, copy the amount from line 13.

19a. If the marital adjustment does not apply, fill in 0 on line 19a. - \$ 0.00

19b. Subtract line 19a from line 18. \$ 6,607.00

20. **Calculate your current monthly income for the year.** Follow these steps:

20a. Copy line 19b. \$ 6,607.00
Multiply by 12 (the number of months in a year). x 12
20b. The result is your current monthly income for the year for this part of the form. \$ 79,284.00


20c. Copy the median family income for your state and size of household from line 16c. \$ 105,138.00

21. **How do the lines compare?**

- ☐ Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, *The commitment period is 3 years.* Go to Part 4.
- ☐ Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4, *The commitment period is 5 years.* Go to Part 4.

Part 4: Sign Below

By signing here, under penalty of perjury I declare that the information on this statement and in any attachments is true and correct.

 /s/ Higinio Mora
Signature of Debtor 1


Signature of Debtor 2

Date 04/10/2024
MM / DD / YYYY

Date
MM / DD / YYYY

If you checked 17a, do NOT fill out or file Form 122C–2.
If you checked 17b, fill out Form 122C–2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.

MORA 2024		CONTINUATION SHEET			3/8/2024		<Latest update	
Address		2412 S Carbon Street	1922 S Hall 18103	1926 S Hall St 18103	1953 S Hall St 18103	2319 S Lumber St 18103		
Loan held by	Pennymac Primary Residence	Midwest loans	Midwest Loans	Midwest Loan	Carrington: sheriff sale 3/22/24			
Mge Payoff	\$ 96,000.00	\$ 70,000.00	\$ 55,000.00	\$ 67,000.00	\$ 120,000.00			
Mortgage	\$ 1,203.00	\$ 948.93	\$ 554.00	\$ 661.39	\$ 1,200.00			
Mge 2	\$ -		\$ -	\$ -	\$ -			
Utilities	\$ 350.00	\$ -			\$ -			
Insurance	\$ 100.00	\$ 66.67	\$ 66.67	\$ 66.67	\$ 75.00			
Taxes	\$ -	\$ 208.33	\$ 208.33	\$ 208.33	\$ 300.00			
R & M					\$ -			
Licenses	\$ -	\$ 11.00	\$ 11.00	\$ 11.00	\$ 11.00			
TOTAL / MONTH	\$ 1,653.00	\$ 1,234.93	\$ 840.00	\$ 947.39	\$ 1,586.00			
Revenue		\$ 1,600.00	\$ 1,600.00	\$ 1,600.00	\$ 1,900.00			
Delinquent		\$ 4,800.00	\$ -	\$ 4,400.00	\$ 5,100.00			
Delinquent total		\$ (3,565.07)	\$ 840.00	\$ (3,452.61)	\$ (3,514.00)			
Nominal Monthly Rental Income without Delinquency>>>						\$ 3,505.68		
ZILLOW AS OF 3/8/2024	333k zillow	\$ 241,700.00	\$ 223,600.00	\$ 223,200.00	\$ 274,800.00			
PAYOFF		\$ 70,000.00	\$ 55,000.00	\$ 67,000.00	\$ 120,000.00			
TRANSFER TAX		\$ 2,417.00	\$ 2,236.00	\$ 2,232.00	\$ 2,748.00			
Realtor at 6%		\$ 14,502.00	\$ 13,416.00	\$ 13,392.00	\$ 16,488.00			
Conveyancing		\$ 1,000.00	\$ 1,000.00	\$ 1,000.00	\$ 100.00			
Total deductions		\$ 87,919.00	\$ 71,652.00	\$ 83,624.00	\$ 139,336.00			
NET ON SALE		\$ 153,781.00	\$ 151,948.00	\$ 139,576.00	\$ 135,464.00			
6 MO TOTAL								
Rental analysis	6 months	\$ 9,600.00	\$ 9,600.00	\$ 9,600.00	\$ 11,400.00		\$ 11,400.00	
	delinquent	\$ 4,800.00	\$ -	\$ 4,400.00	\$ 5,100.00			
	Net after delinquency	\$ 4,800.00	\$ 9,600.00	\$ 5,200.00	\$ 6,300.00		\$ 11,400.00	
					6 mo costs		\$ 29,365.92	
Latest Update	3/8/2024			net for 6 months	>>>>>>		\$ (17,965.92)	
					6 mo depr		\$ 14,478.75	
					12 mo depr		\$ 28,957.500	
245 E susquehanna St sold at Tax sale, September 2023.								